

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

David D Kovnat
Denise J Kovnat
Debtor(s)

Case No. 15 B 03115

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 07/15/2015.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,200.00
Less amount refunded to debtor	\$632.00

NET RECEIPTS: \$3,568.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$168.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,568.00

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AmEx	Unsecured	2,600.00	NA	NA	0.00	0.00
AmEx	Unsecured	330.00	NA	NA	0.00	0.00
AmEx	Unsecured	8,200.00	NA	NA	0.00	0.00
Bank of America	Unsecured	4,040.00	NA	NA	0.00	0.00
Cap One	Unsecured	540.00	NA	NA	0.00	0.00
Carson Pirie Scott	Unsecured	560.00	NA	NA	0.00	0.00
Carson Pirie Scott	Unsecured	541.00	NA	NA	0.00	0.00
Chadwicks	Unsecured	950.00	NA	NA	0.00	0.00
Chase	Unsecured	1,908.00	NA	NA	0.00	0.00
Chase	Unsecured	7,530.00	NA	NA	0.00	0.00
Chase	Unsecured	440.00	NA	NA	0.00	0.00
Chase	Unsecured	8,990.00	NA	NA	0.00	0.00
Citi Cards	Unsecured	5,940.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	17,652.65	17,652.65	17,652.65	0.00	0.00
Discover	Unsecured	6,270.00	NA	NA	0.00	0.00
Discover	Unsecured	9,800.00	NA	NA	0.00	0.00
Exxon Mobil	Unsecured	107.00	NA	NA	0.00	0.00
Home Depot	Unsecured	197.00	NA	NA	0.00	0.00
HSBC	Unsecured	4,300.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	1,640.00	1,276.40	1,276.40	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	713.77	713.17	0.00	0.00
Internal Revenue Service	Priority	8,554.00	9,113.52	9,113.52	0.00	0.00
Internal Revenue Service	Unsecured	451.00	3,021.14	3,021.14	0.00	0.00
Ivkovic, D MD	Unsecured	285.00	NA	NA	0.00	0.00
JC Penney	Unsecured	2,650.00	NA	NA	0.00	0.00
Midwest Clinical Imaging	Unsecured	695.00	NA	NA	0.00	0.00
NCNS	Unsecured	560.00	NA	NA	0.00	0.00
New York & Co	Unsecured	22.00	NA	NA	0.00	0.00
QCard	Unsecured	1,727.00	NA	NA	0.00	0.00
Reno Emerg Phys	Unsecured	788.00	NA	NA	0.00	0.00
Reno Emerg Phys	Unsecured	788.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Sams Club Discover	Unsecured	5,460.00	NA	NA	0.00	0.00
Sears Credit Cards	Unsecured	253.00	NA	NA	0.00	0.00
Sears Credit Cards	Unsecured	2,891.00	NA	NA	0.00	0.00
St Marys Hospitalist	Unsecured	700.00	NA	NA	0.00	0.00
Target	Unsecured	5,100.00	NA	NA	0.00	0.00
Union Plus Credit Card	Unsecured	4,230.00	NA	NA	0.00	0.00
US Bank	Unsecured	1,363.00	NA	NA	0.00	0.00
Virtual Radiologic Prof, LLC	Unsecured	406.00	NA	NA	0.00	0.00
WFNNB Metrostyle	Unsecured	1,010.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$17,652.65	\$0.00	\$0.00
TOTAL SECURED:	\$17,652.65	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,389.92	\$0.00	\$0.00
TOTAL PRIORITY:	\$10,389.92	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$3,734.31	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,568.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$3,568.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.